**July 2012** 

Volume 5, Issue 2

## The Retire Flyer



Welcome to Volume 5, Issue 2 of the Frederick County Employees Retirement Plan (FCERP) retiree newsletter. We hope you all are enjoying your summer so far!!

Keep in mind that this is a bi-annual publication that will be distributed in January and July. If you have any suggestions (and we want to hear from you!) for information you would like to see published, please either email it to DHoffman@FrederickCountyMD.gov (note the e-mail address change) or send it to the Division of Human Resources, 12 East Church Street, Frederick, MD 21701.

## **New WEB Access for Retire**ment Information/Forms

The County recently added a page to it's internet homepage specifically for retirees of the Frederick County Employees Retirement Plan. This page titled — Retiree Information and Resources, provides a place where you can download tax and direct deposit forms, print the form to submit address changes and, if applicable, print the form to change your beneficiary. Also provided is a place for the County to provide information to retirees through announcements. At the bottom of the page is contact information for questions regarding benefits. Through this webpage, you will also find and an electronic version of The Retire Flyer.

To access the page go to—
http://www.frederickcountymd.gov/ and click on
the blue button at the top left titled Government.
Then click on Department, Finance and Management and finally Human Resources. Retiree Information and Resources will be

We hope you find the new webpage helpful!!

one of the options to the left.





All retiree with a Retirement
Date of <u>June 1, 2011 or before</u>
will receive a 1% cost of living
adjustment (COLA) to your current retirement benefit. The
COLA will be applied to your
August 1, 2012 benefit check.

If you have questions regarding
 whether you are eligible for the
 COLA, please contact Diane
 Hoffman at 301-600-1625.

**Remember:** If, at the time of retirement, you chose the Maximum Benefit Payment Option, be sure to keep your beneficiary's current. If you need to update your beneficiary, you may either print a change form from the County webpage or call 301-600-1625 and request one be mailed to you

Due to continued budget challenges, the 2012 Annual County Employee/ Retiree Picnic will not be held.

## Wondering About Medical/Dental Open Enrollment?

For a long time, the month of May brought us flowers, warmer weather, and Open Enrollment mailings from Frederick County Government. In November 2011, an Open Enrollment was held and changes went into effect on January 1, but you may not have noticed because insurance deduction amounts did not change. The next medical and dental insurance open enrollment season is scheduled for <u>early November 2012</u>, and you should expect to receive a mailing late in October that will explain any changes made to benefits and/or deductions for 2013.



In addition to regular open enrollment for the County plans, retirees and their spouses who are Medicare-eligible (age 65 or greater) will receive information from United Healthcare about the Medicare Supplement and Medicare Rx (drug) plans they offer to eligible retirees. You must have both Medicare Part A and Part B coverage in place to enroll in the Supplement plans. Watch for more information in late October.

Of course, if you have questions about your current benefits or claims, you may contact the insurance company directly using the phone number on your ID card. If you need some assistance from Frederick County to resolve a problem, please contact Bonnie Madison at (301) 600-1190 or by e-mail at <a href="mailto:bmadison@FrederickCountyMD.gov">bmadison@FrederickCountyMD.gov</a>.

## Retiree Health Insurance—Drop and Re-Enroll

This is a quick review of a provision of the retiree health insurance benefit that eligible retirees sometimes forget is available to them. This information may help some retirees manage their health insurance options in a different way.

When employees have earned retiree health benefits and retire from Frederick County Government, they may go to work for another employer and could be eligible to participate in their new employer's health plans. If that is the case, and the retiree has been covered under the Frederick County retiree health plans for at least 30 days and had at least one deduction from retirement benefits, the retiree may elect to <u>drop</u> the County's retiree health plans and enroll for benefits from the new employer. At a future date, the retiree may <u>resume</u> coverage under the County plans in force without changing the deduction level (active employee rate, 50%, etc.) they earned under the retiree health policy.

If you are covered for retiree health benefits and wish to drop your coverage and get benefits from your current employer (or spouse's employer), contact Bonnie Madison at (301) 600-1190 or <a href="mailto:bmadison@frederickcountymd.gov">bmadison@frederickcountymd.gov</a> and she will outline the process for you. You do not have to drop retiree insurance if you are eligible for benefits from your employer, but it is good to know you have the option.